

## File Your Liens and Access Department of Revenue Records Online

### Questions and Answers

about the online systems

#### What new online (Internet) services are available?

The Missouri Department of Revenue (department) is pleased to offer you two new services online. Effective July 1, 2003, you will be able to file your Notice of Lien (NOL) on motor vehicles, trailers, all-terrain vehicles, manufactured homes, vessels, and outboard motors using the Internet. If you qualify under the Driver's Privacy Protection Act (DPPA) and have a security access code issued by the department you will be able to access the department's titling and lien records on these types of units online to determine if your lien has been filed or to identify the last titled owner of record.

#### Is there a fee for the new online services?

Yes. Effective July 1, 2003, the law requires the department's state-owned offices to charge the same \$2.50 processing fee for processing a NOL that the fee agent offices charge. Accordingly, the \$2.50 fee will also apply to each NOL filed online. A \$1.25 fee will be required for each record inquiry.

#### How will the fees be paid?

The department's online program will automatically debit your bank account (based on the bank account authorization you provide) for the fees due through an Automated Clearing House (ACH) transfer of funds.

#### What are the benefits of using the department's new online system for filing a NOL?

- Liens filed online will update the department's lien file within 24 hours (excluding holidays and weekends), barring any problems.
- Filing promptly can reduce inaccuracies on titles.
- Proof of perfection is received immediately upon filing.
- Lien records are archived online for the institution's account Administrator to access and reprint anytime.
- No postage, envelopes, or mailing is required.
- Lienholder name and address is auto-populated in the system for consistency on every lien filed by that lienholder and on each title subsequently printed.
- Front-end system edits help to ensure all required information is recorded on the online NOL and to avoid rejects.
- Accounting records are automated with regards to transactions filed and fees charged.

#### Can all of my NOL be filed online?

Liens on motor vehicles, trailers, manufactured homes, all-terrain vehicles, vessels, and outboard motors may be filed online when there is a *complete change of ownership and **no** second lien*. "Subject to Future Advances" may be shown. Any other liens may not be filed online.

#### Are there any special qualifications in order to access records online?

Yes. The applicant must qualify under the DPPA and have a security access code (DPPA number) issued by the department. To apply for an access code, log on to the Dealer and Lienholder website at:

<http://www.dorx.state.mo.us/>

**What records are provided online?**

The system will display the current title record and any NOL pending in the department's lien file. To access a record, the inquirer must enter either the title number or the year, make, and identification number of the unit. The record will include a description of the unit, the current owner information, title/control number, lienholder, and "mail-to" information, if applicable.

**What are the benefits to accessing records online?**

- Dealers will be able to quickly determine who the last titled owner is for vehicles traded-in to their dealership and if there are any outstanding liens.
- Lienholders will be able to verify that their lien has been properly recorded on the title since they will not be in possession of titles issued on or after July 1, 2003.
- Information to apply for a duplicate title will be readily available.
- There will be a reduction in telephone calls and related costs.
- Accounting records are automated with regards to records accessed and fees charged.

**How do I apply to use the new online services?**

Each dealer or lienholder must provide ALL information requested in the enclosed application, sign, and return the application to:

Driver and Vehicle Services Bureau  
Application For Online Account  
P.O. Box 43  
Jefferson City MO 65105-0043

**How will I know if/when I am approved?**

If your application is approved, the institution's account Administrator identified on the front of this application will be notified at the e-mail address given and provided additional information and instructions. There is a ten day waiting period for the ACH approval process once your application is entered into the system.

**Can lending institutions with the same charter/FDIC number at various locations use the online lien filing system?**

Yes, in one of two ways.

- 1) *Each* lending institution location may submit an application to use the new online filing system independently. In this case, all online NOL receipts and corresponding titles issued will reflect the name and address of that particular institution and all ACH charges would be debited from that lender's account. Applications to use the new system may be printed from the department's website at <http://www.dorx.state.mo.us/>
- 2) The charter lending institution (after they are approved) may assign passwords to the other lender locations, authorizing use of the charter lender's name and address, and ACH account. In this case, all online NOL receipts will reflect the name and address of the charter lending institution and all ACH charges would be debited from the charter lender's account.

**Can a motor vehicle or boat dealer file liens online on behalf of the lienholder?**

Yes. A dealer may file liens online if they have a contract with the lienholder in one of two ways:

- 1) The dealership may submit an application to use the new online NOL filing system in the dealership's name. In this case, all online NOL receipts and corresponding titles issued will reflect the name and address of the lienholder the dealership enters into each NOL entry screen and all ACH charges would

be debited from that dealership's account. In addition, any charges for records accessed would also be debited to the dealer's account. For this option the dealer must check, "DEALER FILING FOR A LIENHOLDER" on the application.

- 2) The lienholder who has contracted with the dealership may issue a password to the dealership authorizing the dealer to file liens online in the same manner as the lienholder. When the dealer files a NOL using the lienholder's password, the lienholder's name and address will automatically be shown on the online NOL receipts and corresponding titles. The ACH charges would be debited to the lienholder's account for any liens filed. The lienholder can automatically restrict the dealer from using their account for accessing records at the time they assign the password to the dealer. For this option, the dealer is **not** required to submit an application to use the new online filing system.

### **Can a motor vehicle or boat dealer file liens online when they are the lienholder?**

Yes. If the dealer only wants to file liens online when the dealership is the actual lienholder, the dealer must check the "DEALER FILING AS LIENHOLDER" option on the application to use the online system. With this option, when the dealer files a NOL, the dealership's name and address will automatically be shown on the online NOL receipts and corresponding titles. The ACH charges would be debited to the dealership's account for any liens filed.

### **What reports or receipts will the online system produce?**

Each user who files an online NOL must print a confirmation receipt (which is the proof of perfection) after filing each lien and retain it for the lienholder's records. Each user will receive a daily e-mail of the NOL filed and records accessed for that day and the corresponding ACH charges. The institution account Administrator will receive a summary report via e-mail of all transactions processed and ACH charges for the day. The institution account Administrator will also have access to view a history file of these transactions and to reprint any confirmation receipts.

### **Who can I contact regarding any questions I have concerning these new online services?**

For questions regarding the Application For Online Account (Notice of Lien Filing/Records Access/Direct Debit), please call (573) 751-8343. For questions regarding the system itself or about the filing of liens online, please contact [mvbmail@mail.dor.state.mo.us](mailto:mvbmail@mail.dor.state.mo.us) or call (573) 751-4509.